

United States Bankruptcy Court
Eastern District of New York

In re:
Luigi A Alaio
Debtor

Case No. 15-45387-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: mmendieta
Form ID: 318DI7

Page 1 of 2
Total Noticed: 48

Date Rcvd: Nov 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2016.

db +Luigi A Alaio, 7 Lamped Loop, Apt A1, Staten Island, NY 10314-5817
aty +Rosenberg, Musso & Weiner, LLP, 26 Court Street, Suite 2211, Brooklyn, NY 11242-1122
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
8707575 +-NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan Inf Lt, 8900 Freeport Parkway, Irving, TX 75063)
8791795 +Navient Solutions Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
8791801 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
8707578 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499
8707580 +Raymour & Flanigan, 7248 Morgan Road, Liverpool, NY 13090-4535
8707581 +Sallie Mae, Po Box 3229, Wilmington, DE 19804-0229
8809945 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
Dallas, TX 75380-0849
8707588 +Tdrcs/raymour & Flanig, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
8707593 +Zale/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Nov 02 2016 18:17:16
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Nov 02 2016 18:16:54
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8816169 EDI: BECKLEE.COM Nov 02 2016 18:13:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
8775689 EDI: AIS.COM Nov 02 2016 18:13:00 American InfoSource LP as agent for, TD Bank, USA,
PO Box 248866, Oklahoma City, OK 73124-8866
8707562 +EDI: AMEREXPR.COM Nov 02 2016 18:13:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
8707564 EDI: BANKAMER.COM Nov 02 2016 18:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
8707563 +EDI: TSYS2.COM Nov 02 2016 18:13:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
8707566 EDI: CAPITALONE.COM Nov 02 2016 18:13:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
8707565 +EDI: CAPITALONE.COM Nov 02 2016 18:13:00 Cap One Na, Po Box 26625,
Richmond, VA 23261-6625
8785674 EDI: CAPITALONE.COM Nov 02 2016 18:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
8785675 EDI: CAPITALONE.COM Nov 02 2016 18:13:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
8707567 +EDI: CHASE.COM Nov 02 2016 18:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
8707568 +EDI: CITICORP.COM Nov 02 2016 18:13:00 Citi, 701 E 60th St N,
Sioux Falls, SD 57104-0493
8777330 +EDI: DISCOVER.COM Nov 02 2016 18:13:00 Discover Bank, Discover Products INC,
P.O. Box 3025, New Albany Ohio 43054-3025
8707569 +EDI: DISCOVER.COM Nov 02 2016 18:13:00 Discover Fin Svcs Llc, Po Box15316,
Wilmington, DE 19850-5316
8707570 +E-mail/Text: dplbk@discover.com Nov 02 2016 18:17:03 Discover Personal Loan, Po Box 30954,
Salt Lake City, UT 84130-0954
8707571 +E-mail/Text: bk@lendingclub.com Nov 02 2016 18:17:05 Lending Club Corp,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985
8707572 E-mail/Text: bankruptcynotice@nymcu.org Nov 02 2016 18:17:02 Municipal Credit Union,
22 Cortlandt St, New York, NY 10007
8707574 +EDI: NAVIENTFKASMSERV.COM Nov 02 2016 18:13:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
8707573 +EDI: NAVIENTFKASMSERV.COM Nov 02 2016 18:13:00 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
8707577 +E-mail/Text: bnc@nordstrom.com Nov 02 2016 18:16:44 Nordstrom/td, Po Box 13589,
Scottsdale, AZ 85267-3589
8783391 +EDI: RESURGENT.COM Nov 02 2016 18:13:00 PYOD, LLC its successors and assigns as assignee,
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
8707579 +EDI: PPMP.COM Nov 02 2016 18:13:00 Prosper Marketplace In, 101 2nd St Fl 15,
San Francisco, CA 94105-3672
8774491 EDI: Q3G.COM Nov 02 2016 18:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
8707581 +EDI: SALLIEMAEBANK.COM Nov 02 2016 18:13:00 Sallie Mae, Po Box 3229,
Wilmington, DE 19804-0229
8707582 +EDI: RMSC.COM Nov 02 2016 18:13:00 SynCB/jcp, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
8707583 +EDI: RMSC.COM Nov 02 2016 18:13:00 SynCB/pc Richard, C/o P.O. Box 965036,
Orlando, FL 32896-0001
8707584 +EDI: RMSC.COM Nov 02 2016 18:13:00 SynCB/tjx Cos Dc, Po Box 965015,
Orlando, FL 32896-5015

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8707585 +EDI: RMSC.COM Nov 02 2016 18:13:00 Synch/walmart, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
8710696 EDI: RMSC.COM Nov 02 2016 18:13:00 Synchrony Bank, c/o Recovery Management Systems Corp.,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8707586 +EDI: TDBANKNORTH.COM Nov 02 2016 18:13:00 Td Bank N.a., 70 Gray Rd,
Portland, ME 04105-2299
8707587 +EDI: WTRRN BANK.COM Nov 02 2016 18:13:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
8707589 +EDI: CITICORP.COM Nov 02 2016 18:13:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
8707590 +E-mail/Text: vci.bkcy@vwcredit.com Nov 02 2016 18:16:58 Volkswagon Credit Inc,
9441 LBJ Freeway, Ste 250, Dallas, TX 75243-4640
8707591 +E-mail/Text: vci.bkcy@vwcredit.com Nov 02 2016 18:16:58 Vw Credit Inc, 2333 Waukeegan Rd,
Deerfield, IL 60015-5508
8707592 +EDI: BLUESTEM.COM Nov 02 2016 18:13:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8707576* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2016 at the address(es) listed below:

Bruce Weiner on behalf of Trustee Robert J Musso courts@nybankruptcy.net,
courts@nybankruptcy.net
Kevin B Zazzera on behalf of Debtor Luigi A Alaio kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Robert J Musso on behalf of Trustee Robert J Musso rmusso@nybankruptcy.net, NY52@ecfcbis.com
Robert J Musso rmusso@nybankruptcy.net, NY52@ecfcbis.com

TOTAL: 5

Information to identify the case:Debtor 1 **Luigi A Alaio**Social Security number or ITIN **xxx-xx-0128**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-15-45387-ess**Chapter: **7****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Luigi A Alaio

BY THE COURT:

Dated: November 2, 2016

s/ Elizabeth S. Stong
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.